# **Scotland analysis: Financial Services**

The UK has a fully integrated market for financial services

Buying ISAs, mortgages and pensions

> Firms can sell their products anywhere in the United Kingdom

BANK

Customers can buy their financial services and products from firms anywhere in the UK

Number of mortgages sold by Scottish firms

... to Scottish

postcodes





84% of mortgages provided

by Scottish firms to non-Scottish postcodes in the UK

#### Number of ISAs sold by Scottish firms

**ČČČČČČČČČČ ŠČČŠČČČČČŠ**ČŠ ě ě ě ě ě ě ě ě ě ê ê ê ê ê ê ê ê ê Š Š Š Š Š Š Š Š Š Š ě ě ě ě ě ě ě ě ě ěěěěěěěěěě ÕÕÕÕÕÕÕÕÕÕÕ ČČČČČČČČČČČ ě ě ě ě ě ě ě ě ě ě ê ê ê ê ê ê ê ê ê

## 110,583

were sold by Scottish firms to non-Scottish postcodes in the UK

#### **ŠŠŠŠŠŠŠŠŠŠŠ**ŠŠ ě ě ě ě 14,045

were sold by Scottish firms to Scottish postcodes

#### Percentage of ISAs sold to Scottish customers ...



33% by non-Scottish firms

#### Number of pensions products sold by Scottish firms ...

 $\mathbf{f}$  $\mathbf{f}$  FFFFFFFFFF  $\mathbf{f}$  $\mathbf{f}$  $\mathbf{f}$  $\mathbf{f}$  ££££££££££  $\mathbf{f}$   $\mathbf{f}$  $\mathbf{f}$ ££££££££££ FFFFFF

#### $\mathbf{f}$ ££££££££££ 19,075

were sold by Scottish firms to Scottish postcodes

### 186,627

were sold by Scottish firms to non-Scottish postcodes in the UK

Percentage of pensions sold to Scottish customers ...



30% by Scottish firms

Source: HM Treasury. www.gov.uk